UNITED STATES BANKRUPTCY COURT
DISTRICT OF MASSACHUSETTS

In re: Brian H. Avedisian Theresa A. Avedisian Debtors.	)	Chapter 13 Case No. 14-40662-HJB

ORDER CONFIRMING POST-CONFIRMATION AMENDED CHAPTER 13 PLAN

The debtors filed a Post-Confirmation Amended Chapter 13 Plan (the "Plan") on February 13, 2015. The debtors filed a Certificate of Service dated February 13, 2015, reflecting that the Plan was served on all creditors and parties in interest. No objections to the confirmation of the Plan were filed or all objections were overruled by the Court or resolved by the parties. Upon consideration of the foregoing, the Court hereby orders the following:

1. The Plan is confirmed. The term of the Plan is 60 months with 51 months remaining to complete the Plan.

2. The debtors shall pay to the Chapter 13 Trustee the sum of **$710.00** per month commencing February 25, 2015, which payments shall continue through completion of the Plan and shall be made on the 25th day of each month unless otherwise ordered by the Court. **Payments shall be made by Money Order or Bank Treasurer's check (personal checks will not be accepted) and shall be made payable to and forwarded to:**

Denise M. Pappalardo, Chapter 13 Trustee
P.O. Box 16607
Worcester, MA 01601

3. The effective date of confirmation of the Plan is May 25, 2014. The disbursements to be made by the Chapter 13 Trustee pursuant to the confirmed plan are set forth on the attached summary which is incorporated by reference. Interested parties should consult the detailed provisions of the Plan for treatment of their particular claims and other significant provisions of the Plan. Pursuant to 11 U.S.C. § 1327, the provisions of the confirmed Plan bind the debtors and all creditors. The conditions for vesting of real property in the debtors are set forth in Section E, Other Provisions, of this order.

Dated:______________________________

09/23/2015
United States Bankruptcy Judge

SUMMARY OF DISBURSEMENTS TO BE MADE UNDER THE PLAN

A. Secured Claims

1. Modified Secured Claims

a.) The Second Mortgage held by Green Tree Servicing and any/all successors and assigns is to be stripped as it is wholly unsecured by the Debtors' principal residence. The Debtor has listed the second mortgage as an unsecured claim to be paid a dividend over the course of this Chapter 13 Plan in accordance with the treatment of unsecured claims in Section D below. Upon the Debtors' successful completion of the plan and the entry of the Order of Discharge, the Second Mortgage held by Green Tree Servicing and their successors and assigns (recorded at the Worcester Registry of Deeds in Book 41610, Page 264) will be discharged.

b.) The secured claim of RBS Citizens/Citizens Auto Finance is being modified as follows: the secured portion in the amount of $12,662.26 will be paid over 60 months together with interest at the rate of 6%, namely $2,025.49 for a total of **$14,687.75**.

c.) The secured claim of Wfds/Wells Fargo Bank, N.A. is being modified as follows: the secured portion in the amount of $14,438.00 will be paid over 60 months together with interest at the rate of 6%, namely $2,309.64 for a total of **$16,747.64**. The balance of the claim will be treated as an unsecured claim in the sum of $5,479.59 as set forth below.

2. Unmodified Secured Claims

NONE

3. Real Estate Tax Claims

NONE

B. Administrative Claims

Creditor	Claim	Term
Carl D. Aframe, Esq.	**$ 6,000.00**	12 Months*

C. Priority Claims

1. Other Tax Claims

Creditor		Claim	Term
Town of Hubbardston	excise	**$ 202.00**	60 Months

D. Unsecured Claims

The Plan provides for a **1%**** dividend payment to unsecured creditors in the amount of $70,138.22.

E. Other Pertinent Provisions

* The debtor's attorney has received a retainer in the amount of $3,000.00. Attorney fees in the amount of $6,000.00 are scheduled to be paid through the plan. The Trustee has paid to date through the plan the amount of $1,000.00 to the debtor's attorney. The Trustee shall not release any further fees until an application for Attorney fees in the amount of $9,000.00 is approved by the Court.

** This is a "pot plan", in which the total of all payments in respect to unsecured creditors is a constant amount. The Trustee shall distribute this amount ratably amongst holders of allowed unsecured claims. The percentage dividend stated in this plan is an estimate based on claims currently known to the Debtors and does not govern the amount of payments to general unsecured creditors. General unsecured creditors are advised that they may receive more or less than the percentage dividend stated in this plan, depending on the total of allowed unsecured claims.

Unless otherwise ordered by the court, all property of the estate as defined in 11 U.S.C. §§ 541 and 1306, including but not limited to, any appreciation in the value of real property owned by the debtors as of the commencement of the case, shall remain property of the estate during the term of the plan and shall vest in the debtors only upon the discharge. All property of the estate shall remain within the exclusive jurisdiction of the bankruptcy court. The debtors shall not transfer, sell or otherwise alienate property of the estate other than in accordance with the terms of the confirmed plan or other order of the bankruptcy court. The debtors shall be responsible for preserving and protecting property of the estate.